

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHELE C HARRIS

Debtor(s)

Case No. 15-38177

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/09/2015.
- 2) The plan was confirmed on 02/17/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/28/2016, 01/06/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/22/2018.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$810.00.
- 10) Amount of unsecured claims discharged without payment: \$218,189.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$20,910.00
Less amount refunded to debtor	\$460.00

NET RECEIPTS: \$20,450.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$937.83
Other	\$80.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,017.83

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
77TH ST DEPOT FEDERAL C U	Unsecured	2,055.00	NA	NA	0.00	0.00
77TH ST DEPOT FEDERAL C U	Secured	NA	1,549.00	1,549.00	0.00	0.00
77TH ST DEPOT FEDERAL C U	Unsecured	4,226.00	4,298.83	5,847.83	2,432.24	0.00
Advance Pay check	Unsecured	300.00	NA	NA	0.00	0.00
ASHFORD UNIVERSITY	Unsecured	4,788.00	NA	NA	0.00	0.00
ASHFORD UNIVERSITY	Unsecured	4,788.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	0.00	0.00	0.00	0.00
BLUE PINE LENDING	Unsecured	500.00	NA	NA	0.00	0.00
Bright Star Cash	Unsecured	300.00	NA	NA	0.00	0.00
CALUMET DERMATOLOGY ASSOC	Unsecured	163.00	163.14	163.14	67.85	0.00
CAPITAL ONE BANK USA	Unsecured	342.00	342.17	342.17	142.32	0.00
CAPITAL SOLUTION INVESTMENTS	Unsecured	NA	552.49	552.49	229.79	0.00
CHICAGO PATROLMENS FEDERAL C	Unsecured	355.00	85.85	85.85	35.71	0.00
CHICAGO PATROLMENS FEDERAL C	Unsecured	496.00	443.54	443.54	184.48	0.00
CHICAGO PATROLMENS FEDERAL C	Unsecured	1,360.00	1,159.68	1,159.68	482.34	0.00
CITY OF CHICAGO EMS	Unsecured	552.00	1,486.26	1,486.26	618.17	0.00
EXETER FINANCE CORP	Unsecured	9,919.00	5,175.73	10,295.73	4,282.22	0.00
EXETER FINANCE CORP	Secured	4,825.00	9,975.00	4,825.00	4,825.00	185.29
FIRST AMERICAN CASH ADVANCE	Unsecured	980.00	1,546.66	0.00	0.00	0.00
HELPING AMERICA GROUP	Unsecured	100.00	NA	NA	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	856.00	1,014.96	1,014.96	422.14	0.00
LEGACY LOAN	Unsecured	1,243.00	1,404.12	1,404.12	584.00	0.00
LIBERTY MUTUAL INSURANCE	Unsecured	667.36	NA	NA	0.00	0.00
LION LOANS	Unsecured	300.00	NA	NA	0.00	0.00
LOAN EXPRESS	Unsecured	552.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	780.51	780.51	324.63	0.00
METROSOUTH MEDICAL CENTER	Unsecured	486.98	436.98	436.98	181.75	0.00
MIDFIRST BANK	Secured	67,773.00	180,106.87	0.00	0.00	0.00
MIDFIRST BANK	Unsecured	90,227.00	NA	NA	0.00	0.00
MIDFIRST BANK	Secured	NA	28,530.24	0.00	0.00	0.00
North Cash	Unsecured	300.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
OPPORTUNITY FINANCIAL LLC	Unsecured	1,064.00	NA	NA	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	1,192.00	1,044.03	1,044.03	434.24	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	750.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	51.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	700.00	NA	NA	0.00	0.00
Target Finance LLC	Unsecured	1,243.26	NA	NA	0.00	0.00
US DEPT OF HUD	Secured	NA	4,905.64	4,905.64	0.00	0.00
US DEPT OF ED NELNET	Unsecured	8,762.00	55,977.73	55,977.73	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	8,065.00	NA	NA	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	7,723.00	NA	NA	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	5,500.00	NA	NA	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	5,500.00	NA	NA	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	4,869.00	NA	NA	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	3,500.00	NA	NA	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	2,434.00	NA	NA	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	1,000.00	NA	NA	0.00	0.00
WHITEHILLS CASH	Unsecured	300.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$4,905.64	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,825.00	\$4,825.00	\$185.29
All Other Secured	\$1,549.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,279.64	\$4,825.00	\$185.29
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$81,035.02	\$10,421.88	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,017.83</u>
Disbursements to Creditors	<u>\$15,432.17</u>
TOTAL DISBURSEMENTS :	<u>\$20,450.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/02/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.